

SPOTLIGHT

American Income Life & National Income Life • November 2002 • Volume 35 • Number 11

Making A **DIFFERENCE**

By Roger Smith

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Aiming Higher

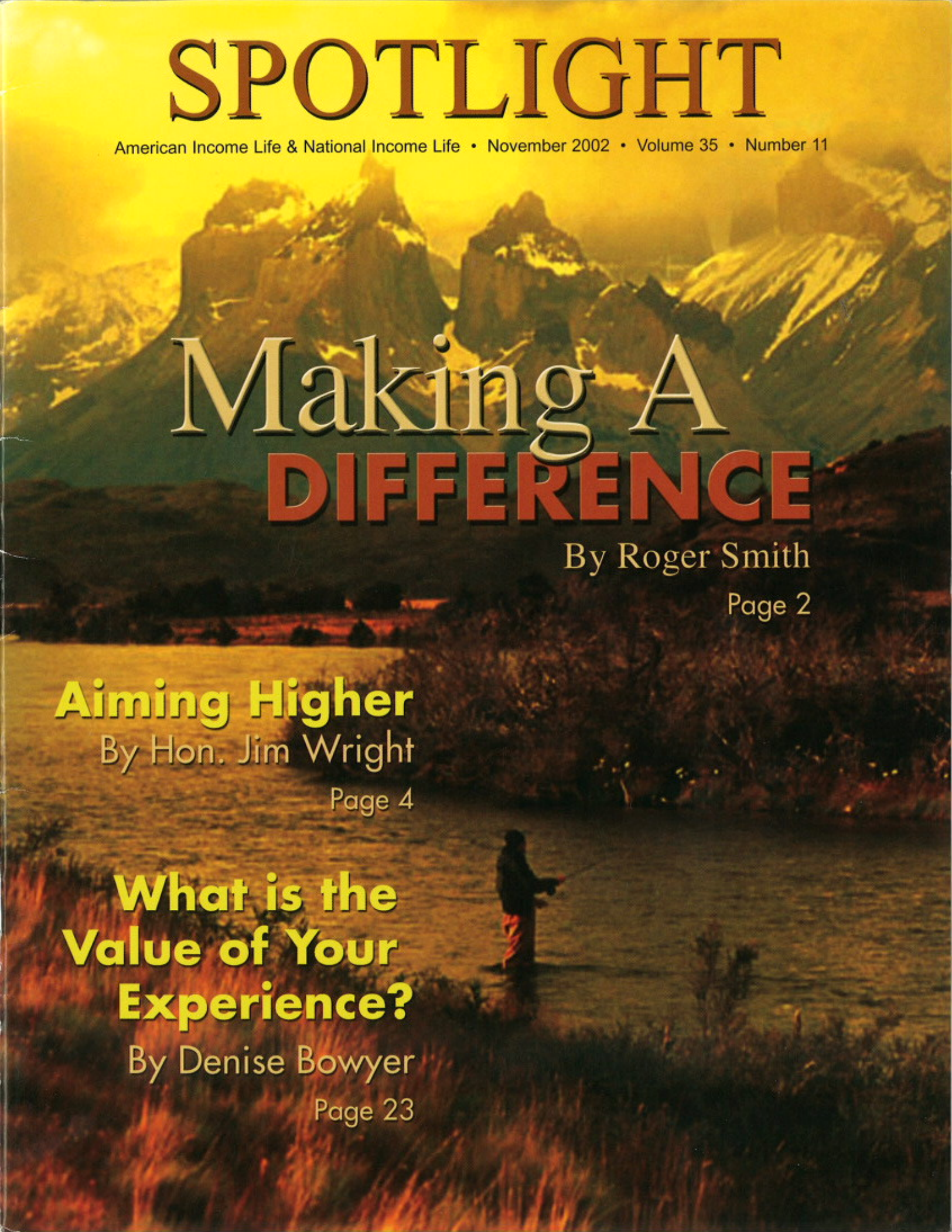
By Hon. Jim Wright

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What is the Value of Your Experience?

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Making A Difference

Imagine you are driving and you look down at your dashboard only to notice your gas gauge is on empty. Deciding now is the time to fill-up, you take the next exit toward town, and it becomes apparent there are several places you can service your car. The first place is an old, run-down station with one pump, no one working and a sign which says, "Self Serve." The second place is a full service station with one attendant and higher gasoline prices. Your third choice is a station offering both self serve and full service, has a convenience store with several employees on duty and gas prices that are just right.

Which station would you choose?

To me the choice is obvious — the station which offers the best value. Station number three had the right products with the right price and the people available to assist in the service of the product.

The decision to buy any product is usually based on the best value. In turn, value is determined by the product's ability to perform its purpose and the company's willingness to stand behind its product. If neither perform, the product and the company will more than likely disappear.

According to an article published in the December 2001 issue of the *National Underwriter*, "Companies that will succeed in the future will move from providing quality to providing value." In other words, when it comes to succeeding in the insurance industry, it is not only about doing things right, but doing the *right things*, right.

When we sell insurance coverage, we are selling an intangible. Instead of a product you can hold or feel, such as clothing or cars, we sell promises on paper. Therefore, it is imperative we are able to fulfill those promises.

At American Income we demonstrate our commitment to doing it right everyday! Everything we do from claims processing to fielding phone calls is done with everyone's best interests in mind.

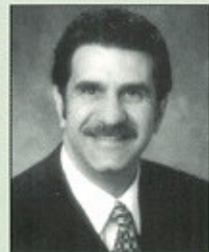
Our strategy in today's changing market is to provide the best product possible to the working men and women of this country, thereby offering them the best value.

At AIL, we are dedicated to building relationships with our Producers as well. We feel it is our job to support our Producers so they, in turn, can offer their best. We make understanding your preferences and needs our number one priority! This is why we are continuously searching for ways to improve the way we do business which will make a difference to you and the markets you serve.

We want you to love what you are doing because when you love what you are doing success just happens naturally.

George Burns once said, "Fall in love with what you are going to do for a living. To be able to get out of bed and do what you love to do for the rest of the day is beyond words. I'd rather be a failure in something I love than successful at something I hate."

American Income has prospered in this industry, while others have struggled, because of our commitment to providing top-value. After all, what is a company without a superior support team backing it up, and who is a Producer without a strong company paving the way to the future? Making a difference is what AIL is all about. We want to make a difference in your lives and the lives of the millions of people who count on our products to provide them with the protection they need. Now, as 2002 comes to a close let's continue to make a difference and push to our goal — \$75 million. Let's Ride!



FROM THE DESK OF:

Roger Smith
President & Chief
Marketing Officer of
American Income Life

"Yesterday is not ours to recover, but tomorrow is ours to win or lose."

— Lyndon B. Johnson

Dates to Remember

Thursday, Nov. 28 and Friday, Nov. 29, 2002

The Home Office will be closed for the Thanksgiving Day holiday.

Monday, Dec. 23 through Wednesday, Dec. 25, 2002

The Home Office will be closed for the Christmas holiday.

Friday, Dec. 27, 2002

All business and P.R. credits must be received in Waco to count for December production.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

Guy Panno

Anita St. Arnaud

James Schneider

Getting It Right

In last month's issue of *Spotlight*, the number three General Agent should have been listed as Carey Thompson not Bill Thompson. We apologize for any inconvenience or confusion this may have caused.

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Dear American Income...

Dear Mr. Smith:

Having successfully completed our work at the 102nd National Convention of the American Flint Glass Workers Union held recently in Palm Springs, California, I am writing to you that on behalf of the national staff and the entire membership. We are looking forward to working with you over the next three years.

With a fragile economy and an uncertain future facing this country's manufacturing community, I believe it is in our common interest to work together to insure profitable businesses, thus ensuring stable jobs. Please feel free to call on me, or any member of my staff, to discuss issues important to our common interest.

Yours truly,

Tim Tuttle
National President
AFGWU



Dear Mr. Pagano:

It is with pleasure that I accept AIL's kind invitation to join the Labor Advisory Board. The Labor Council for Latin American Advancement and AIL have had a great working partnership for many years. As the newly elected president, I am committed to continuing our efforts to empower Latino trade unionists and their families.

Access to the Life insurance AIL provides many of our members is part of feeling empowered. The other is through AIL's contributions to LCLAA. These resources help us continue our many union programs. I look forward to working with you and all the Labor Advisory Board members.

Sincerely yours,

Milton Rosado
President
LCLAA



Spotlight

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MARKETING

EDITOR
Brenda Frizzell
bfrizzell@torchmarkcorp.com
GRAPHIC ARTIST
Lee Griffin
lgriffin@torchmarkcorp.com

www.aillife.com

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

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Aiming Higher

When Mark McAndrew challenged us all at the convention last June to aim higher, reach up to the next level and become a truly great company, inwardly I bristled. "This is already a great company," I insisted to myself. However, the more I thought about it, the surer I became Mark was right. When we become satisfied — individually or collectively — is when we cease growing. Ambitious goals are necessary for high achievement. I, for one, am glad Mark and Roger are not easily satisfied. They keep setting new goals and prodding this entire organization to higher ground.

Some sales groups fail because they never let themselves imagine their own potential. Their self-expectations are too low. Others fail because they bait their trap with misleading expectations. Recruiters hold out unrealistic promises of an easy way to get rich quick. Following this lure, it does not take a new recruit long to become disillusioned.

Nobody grows rich in a hurry, even while meeting his monthly goals. That is where intermediate and long-term goals come in. I hope every one of us is setting them, looking down the road, never ceasing to grow.

In April, at the SGA meeting, we held a retirement party for Stanley Zeidner. After 25 productive years as an Individual Producer, General Agent and State General Agent, Stanley retired. He will have to get by on his \$90,000 a month in renewals. That is more than a million dollars annually! This, of course, did not come overnight, nor is it the result of average performance. But it is certainly do-able!

American Income Life is a company with very high expectations. Face it — we would not want to work for a

company with low expectations, would we?

At this year's beginning — worried about the economic downturn, the volatile world situation, unsteady stock market and shaky customer confidence — many corporate heads throughout America were scaling back their sales expectations for the year. They lowered their goals.

Not American Income! We set our mark upward — 25 percent above the ambitious goal we set, met and exceeded last year! And thanks to our Field Force's enthusiastic response and high performance, for six successive months this year our company has chalked up six new records, the very highest sales performances in American Income Life's 51-year history.

Other business leaders, in other organizations, were saying, "Let's retrench. Let's downsize, cut costs and scale back."

Roger Smith said, "Let's ride!" And that is what we are doing. In the process, we are adding more than \$75 million in new ALP this year — thanks to you!

There is a real thrill, isn't there, in setting a goal and making it?

That is true of a personal goal, or an Agency goal, or a Company goal. It is what someone called "the lift of a driving dream." Especially so, when it is the satisfaction of a team effort, a shared achievement.

That is what every member of our organization feels when each and every one of us succeeds. It is what you feel when your Agency is recognized at a convention — the pride, the excitement, the sense of accomplishment.

The lift of a driving dream! That is a big part — along with other ingredients I will mention from time to time — of what makes a truly great company!



FROM THE DESK OF:
Hon. Jim Wright
Former Speaker of the House and AIL Consultant

"All who have accomplished great things have had great aim."

— Orison S. Marden

Promoted To Supervising Agent

Justin Anderson Allan Jennings Utah	Gary Baril David Zophin Connecticut	Vicki Bealman Ali Shahrak Virginia	Gabriel Bojorquez David Cohen California	Elaina Bosco Tom Williams Florida	Eric Brookshire Tim Schroeder Louisiana
Cheryl Brottem Allan Jennings Alabama	Demeka Brown Rob Boles Ohio	Don Buttery Altig-Martyn Ontario	Timothy Cantwell Allan Jennings Utah	Michael Chesney Geneser-Bitman Illinois	Kevin Costello Eric Giglione New Jersey
Edward Daley Giglione-Brister Massachusetts	Kevin Daniel Hurst Kopp Arkansas	Byron Fletcher Guy Rouelle Vermont	Robert Gauci Nicholas Nitkowski Louisiana	Joshua Goodman Bill Jennings Colorado	Christa Grantham Vic Hancock Indiana
Jerry Griggs Vlad Basov Texas	Barry Harris Scott Smith Michigan	Nathan Heimlich Rob Boles Kentucky	Dina Hohn Chris Lafond Nebraska	Robert Houchin Geneser-Bitman Illinois	Gregory Kriebel Rick Altig South Dakota
Lud Hrovat Bill Jennings Colorado	Michael Johnson Shashi Parekh South Carolina	Craig Jorgenson Gary Bleier Wisconsin	Matthew Kennedy David Zophin New Jersey	John Konopka Eric Giglione New Jersey	Todd Kuen Gary Bleier Wisconsin
Kirk Kupsky Geneser-Bitman Illinois	David Laggan Rob Boles Ohio	Neil Lilly Eric Giglione Pennsylvania	Kathy Mann Cohen-Hartman Arizona	Evanne McKenzie Steve Friedlander New Zealand	Glenn McSweeney Allan Jennings Utah
Scott Mellgren Gary Bleier Wisconsin	Robert Morton Ali Shahrak North Carolina	Suzanne Neff Kevin Pawlowski Texas	Bryce Nielson Allan Jennings Utah	Derek Palmer Allan Jennings Utah	Danielle Patch Cohen-Hartman Nevada
William Plunkett Robert Hughes North Carolina	Dennis Pochron James Surace Ohio	James Porter Robert Smith Oklahoma	Jeffrey Purtell Giglione-Brister Massachusetts	Judy Ramos David Cohen California	William Rowland Robert Smith Oklahoma
Nasser Sahlool Joshua Chalom Ontario	John Seabourn Robert Smith Oklahoma	Kin Seong Joshua Chalom Ontario	Dan Simperingham Steve Friedlander New Zealand	William Slocum James Surace Pennsylvania	Amy Snyder Tom Williams Florida
Ion Stant Rick Altig Hawaii	Silas Thomas Nicholas Nitkowski Louisiana	Sergey Tovmenko Larry Geneser Missouri	Tiffani Tran Giglione-Brister Massachusetts	Michael Ungerleider Eric Giglione New Jersey	Kenneth Vidacovich Ed Orell Texas
Adam Vierra Chris Lafond Nebraska	Harrison White Tyrone Conard District of Columbia	Amber Wilburn Robert Patterson New Mexico			

Promoted To General Agent

William Aske Allan Jennings Alabama	Roman Berman Giglione-Brister Massachusetts	Alex Bluhm Jatoff-Foti California	Ken Booze Vlad Basov Texas	John Burnett Vlad Basov California	Kendal Burns Kevin Pawlowski Texas
Michael Christensen Robert Patterson New Mexico	Bret Fels Geneser-Bitman Illinois	Steve Fujitani Rick Altig Hawaii	Floyd Hines Hurst Kopp Arkansas	Steven Johnson Giglione-Brister Massachusetts	Todd Jordan Rick Mansfield Maine
Lloyd Kessler Geneser-Bitman Illinois	Shahzad Khokhar Joshua Chalom Ontario	Bradley Kincaid Rick Altig Hawaii	Gene Lancour Ali Shahrak Virginia	Anderson Louima Tom Williams Florida	Larry Lozano Jatoff-Foti California
Paul Martinez Ed Orell Texas	Gary McClanahan Larry Geneser Missouri	Ted Poulos Giglione-Brister Massachusetts	Maia Pruitt Hurst Kopp Arkansas	Merari Rodriguez Giglione-Brister Massachusetts	Detrick Smith Kevin Pawlowski Texas
Michael Stanford Allan Jennings Utah	Christy Starr Dennis Ishler Pennsylvania	Anthony Thomas Tom Williams Florida	Brad VanAlfen Giglione-Brister Massachusetts		

Promoted To Master General Agent

Lorena Barriere David Cohen California	Linda Baucknecht-Hicks Rick Altig Washington	Sara Beckly Rick Altig Minnesota	Maria Bellajaro Rick Altig Hawaii	Sean Coggins Cohen-Hartman Arizona	Lincoln Fischer Rick Altig Tennessee
Dennis Kelleher Giglione-Brister Massachusetts	Abraham Kim David Cohen California	Scott Mitchell Kevin Pawlowski Texas	Alex Roland Chris Lafond Nebraska	James Sun Rick Altig Washington	

INDIVIDUAL PRODUCERS

INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. Teddence Bailey
Great Neck, NY



3. Marlon Underwood
Woodridge, IL



4. Eddie Norman
Woodridge, IL



5. Yvonne Hernandez
Los Angeles, CA



6. Lance Brown
Las Vegas, NV



7. James Dattilo
Jacksonville, FL



8. Steven Johnson
Framingham, MA



9. John Rice
Concord, CA



10. Jennifer Baron
Ft. Lauderdale, FL

All Time Record to Beat

★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.
Name	Net ALP	NG [▲]	Rtn
1. Timothy Cruise	\$34,456		77.4
2. Teddence Bailey	31,064	96	
3. Marlon Underwood	24,005		73.8
4. Eddie Norman	21,752		76.6
5. Yvonne Hernandez	21,019	91	
6. Lance Brown	19,921		82.6
7. James Dattilo	19,143		68.0
8. Steven Johnson	18,987	97	
9. John Rice	18,791		73.5
10. Jennifer Baron	18,128		79.4
11. Daryl Kenney	17,572	95	
12. Paul Kress	17,106	95	
13. Barry Rehm	16,110	89	
14. Matthew Wolfanger	15,963		80.0
15. Russell Morris	15,677	94	
16. Mervyn Ee	15,665	90	
17. Shamshinder Sidhu	15,463		66.9
18. Benjamin Glover	15,457	100	
19. Philip Wiley	15,394	96	
20. Arthur Westergren	14,835		65.2
21. Ronald Marx	14,759	99	
22. George Hays	14,560		72.3
23. Wai-Ming Wong	14,221		69.6
24. Rajeev Arora	14,200		88.0
25. Kirk Kupsy	13,959	88	
26. Susanne Munro	13,926	92	
27. Camy Smith	13,844		64.4
28. Alfred O'Connor	13,808	92	
29. James Lawrence	13,737		75.6
30. Charles Paclik	13,633	100	
31. Suzanne Stenger	13,614	100	
32. Jim Bianchi	13,596		89.2
33. John Chamblee	13,551	97	
34. Robert Ulreich	13,504		75.5
35. Jason Schломann	13,409	92	
36. Ed Kimm	13,028	97	
37. Cal Bogert	13,007	90	
38. Maia Pruitt	12,998		71.5
39. Mark Bleier	12,959		82.8
40. Chris Hernandez	12,858		78.0
41. Michael Boniszewski	12,786	98	
42. Rudi Camenzind	12,744		78.0
43. Gary McClanahan	12,620		80.2
44. John Franklin	12,587		78.7
45. Janice Olfus-Carter	12,554		81.7
46. Steve Fujitani	12,426		70.8
47. Allen Green	12,364		81.1
48. Kent Booze	12,341	84	
49. Lori Turping	12,335		65.3
50. Marlaina Lago	12,266	100	

October Qualifiers

MGA	SGA
Eric Nichols	Scott Smith
Theodore Pappas	Richard Rutt
Marlon Underwood	Scott Smith
Eddie Norman	Scott Smith
David Iriye	David Cohen
Darren Miller	Cohen-Hartman
James Dattilo	Marc Zipper
Dennis Kelleher	Giglione-Brister
Doreen Ryan-Foti	Jatoft-Foti
William Cook	Tom Williams
Marlon Underwood	Scott Smith
Mindy Guisewite	Matt Blumert
Ladislav Lesanek	Ali Shahrak
Paul Rumbuc	Durhon Oldham
	Marc Zipper
Russell Chang	Rick Altig
Brian Traboulay	Rick Altig
Brian Schaefer	Vic Hancock
Derek Hartley	Ali Shahrak
	Tom Williams
Erik Graham	David Cohen
Gregory Partee	Vic Hancock
Lee Conti	David Cohen
Rajeev Arora	Rick Altig
Damon Hartley	Geneser-Bitman
Steven Greer	Durhon Oldham
Israel Pena	Tom Williams
Steven Greer	Durhon Oldham
Vito Pecoraro	Eric Giglione
Eric Neal	Geneser-Bitman
David Hausman	Eric Giglione
Paul Rumbuc	Durhon Oldham
	Wittenbach-Ostrovsky
Roger Johnson	Jatoft-Foti
Jonathan Saluk	Richard Rutt
James Sun	Rick Altig
Patrick Shehan	Larry Geneser
Gordon Reddin	Hurst Kopp
	Gary Bleier
Charles Todd	Scott Smith
Paul Rumbuc	Durhon Oldham
Erik Graham	David Cohen
Patrick Shehan	Larry Geneser
	David Cohen
Cathy Thompson	Tyrone Conard
Paul Hardy	Rick Altig
	Richard Rutt
Ronald VanWoesik	Vlad Basov
Lori Turping	Rick Altig
Jonathan Saluk	Richard Rutt

▲ Percentage of Net to Gross

All Time Record to Beat

★ Timothy Cruise	Net ALP \$242,696	Year 2000
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YTD Qualifiers

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Timothy Cruise	\$209,651		77.4	Eric Nichols	Scott Smith
* 2. Marlon Underwood	196,944		73.8	Marlon Underwood	Scott Smith
* 3. James Dattilo	150,828		68.0	James Dattilo	Marc Zipper
* 4. Lance Brown	139,400		82.6	Darren Miller	Cohen-Hartman
* 5. David Wang	125,574		70.3	David Wang	Scott Smith
* 6. John Rice	125,279		73.5	Doreen Ryan-Foti	Jatoft-Foti
* 7. Kelly McDonald	125,217		67.6		Jatoft-Foti
* 8. Ruben Soberanes	124,898		78.7	Doreen Ryan-Foti	Jatoft-Foti
* 9. Jim Bianchi	122,704		89.2	Paul Rumbuc	Durhon Oldham
* 10. Jennifer Baron	119,281		79.4	William Cook	Tom Williams
11. Matthew Wolfanger	118,886		80.0	Paul Rumbuc	Durhon Oldham
12. Al-Karim Walji	118,073		72.9	Melinda-Rae Lyse	Rick Altig
13. Joey Kennedy	116,565		70.6	Gary Williams	Rick Altig
14. Roland Parker	116,159		69.8		Tom Williams
15. Russell Morris	115,820	94			Marc Zipper
16. Raymond Lau	111,396		82.9	Roger Fung	Rick Altig
17. Andrew Rossberg	108,774		81.1	Theodore Pappas	Richard Rutt
18. David Tubbin	106,822		71.9	David Tubbin	Rick Altig
19. Joshua Robinson	105,055		71.5	Leslie Taylor	Geneser-Bitman
20. Alex Roland	104,457		77.2	Alex Roland	Chris Lafond
21. Camy Smith	103,722		64.4	Israel Pena	Tom Williams
22. Anita St. Arnaud	103,180		76.2	Christine Hartman	Cohen-Hartman
23. Mark Bleier	103,078		82.8		Gary Bleier
24. Kendra Roberts	100,982		65.1	Robert Delesky	Eric Giglione
25. Guy Panno	100,833		65.4		David Cohen
26. Keith Zabrocki	99,416		81.6	Bruce Hennick	Marc Morton
27. Douglas Bauknecht	99,255		83.9	Gary Williams	Rick Altig
28. Clay-Nghia Nguyen	98,541		80.1	Ronald VanWoesik	Vlad Basov
29. Julie Wells	95,958		84.8	Nickolay Gusev	Vlad Basov
30. Ramin Maghsoud	95,868		84.4		Vlad Basov
31. Scott Remmey	95,852		82.1	Jeffrey Dinocento	Eric Giglione
32. Leslie Taylor	95,191		78.4	Leslie Taylor	Geneser-Bitman
33. Steve Foti	92,112		66.9	Steve Foti	Jatoft-Foti
34. Larry Wright	91,219		71.4		Robert Patterson
35. DeMario Cooper	91,128		72.2	DeMario Cooper	Geneser-Bitman
36. Moneesha Smith	90,911		77.8	Jeffrey Dinocento	Eric Giglione
37. James Schneider	90,900		84.1	Michael Knapick	Scott Smith
38. Carl Boldon	90,362		68.2	Charles Todd	Scott Smith
39. Scott Kangas	89,522		68.8	Wendell Bangs	Rick Altig
40. Chris Hernandez	89,482		78.0	Charles Todd	Scott Smith
41. Lynn Erickson	89,089		75.6		David Cohen
42. Abdulrazzaq Ahmed	88,863		80.1	Abdulrazzaq Ahmed	Scott Smith
43. Maria Esposito	88,656		77.5	Christine Hartman	Cohen-Hartman
44. Allen Green	88,237		81.1		Richard Rutt
45. David Jackson	88,108		70.5		Tom Williams
46. Harold McSweeney	88,007		67.2		Ed Orell
47. Eric Guinn	87,970		70.2	Derek Hartley	Ali Shahrak
48. Gary Ponting	87,152		65.1	Anthony Zuppe	James Surace
49. Patrick Parisi	87,050		73.9	Herman Libman	Lisa D'Amico
50. Samuel Cohen	86,891		72.5		Eric Giglione

▲ Percentage of Net to Gross

MONETARY DONATIONS

Rick Altig Agency

- Donated \$25 to the ATU 1505 annual Christmas party.
- Contributed \$100 to British Columbia boxing.
- Gave \$5,000 to Washington State for Referendum 51.
- Donated \$85 to the Washington State Labor Council for door prizes.
- Donated \$110 for a WSCFF fund raiser.
- Contributed \$2,000 to the Tennessee AFL-CIO.
- Contributed \$50 for a BAC Local 1 raffle.
- Gave \$50 to the Ottawa Labor Council for a dinner to honor Nancy Rich.
- Gave \$300 to the Oregon Labor Round Table.
- Donated \$200 to the IBT 81 golf tournament.
- Contributed \$60 to the Oregon AFL-CIO.
- Contributed \$72.42 to the Alberta Juvenile Diabetes Research Foundation.
- Gave \$91.58 in door prizes to the IWA 1-3567.
- Contributed \$500 to the SCFP 2815.
- Donated \$200 to the TUAC 500 Gala.
- Contributed \$1,000 to the Minnesota Bowling Association scholarship fund.
- Donated \$250 to the IBT 599 golf tournament.
- Contributed \$194.22 to the British Columbia Snowmobile Association.
- Gave \$300 to the Carpenters 1325.
- Donated \$316 to the Big Island CU League.
- Donated \$600 to the Elevators Union Local 126.
- Contributed \$300 to the OCUMA golf tournament.
- Gave \$250 to the APWU 2756.
- Donated \$300 to the Oregon ACPO conference.
- Contributed \$3,169 to Alberta Fish and Game.
- Donated \$100 to the ATU 1505 for their annual dance.
- Gave \$460 to the Alberta Building Trades Convention.
- Gave \$2,500 to the Manitoba Federation of Labour.
- Donated \$116.96 to the Manitoba CEP for Jerry Woods' retirement dinner.
- Contributed \$250 to the Cement Masons Local 528.

David Cohen Agency

- Donated \$413 to the IBT Joint Council golf tournament.
- Gave \$100 in gift certificates to the Cedar Rapids Hawkeye Labor Council.
- Donated \$265 to the CWA 3808 golf tournament.

Altig-Martyn Agency

- Contributed \$400 to the Ontario Brantford District Labor Council.

David Cohen Agency

- Donated \$1,000 along with the *Furer-Whittinghill Agency* to the Labor Agency golf tournament.
- Contributed \$200 to the Turkeys for Tots program.

Cohen-Hartman Agency

- Contributed \$500 to the Building Trades golf outing.
- Donated \$500 to the CWA Hope 2002 golf outing.
- Contributed \$1,500 to the United Nurses Association of California.

Lloyd Fitzgerald Agency

- Gave \$500 to the Credit Unions for Kids golf outing.

Mark Hancock Agency

- Contributed \$2,000 to the Teamsters Local 135 scholarship fund.
- Gave \$100 to the Indianapolis Fire Fighters Local 416.
- Donated \$100 to the Indiana Central Labor Council.

Vic Hancock Agency

- Gave \$100 to the IBEW 816 annual golf outing.
- Contributed \$100 to the Kentucky Credit Union League.

Mike Jones Agency

- Contributed \$750 to the Toledo Port Council.
- Donated \$2,000 to a United Way/Labor golf outing.

Nick Nitkowski Agency

- Contributed \$100 to the Plumbers & Steamfitters' Local Union No. 60 Megan Taylor education fund.

Shashi Parekh Agency

- Gave \$250 to the AFL-CIO scholarship fund.
- Donated \$50 to a Mt. Olive church group.

Total \$29,878.18

OTHER DONATIONS

David Cohen Agency

- Donated two DVD players to the Ironworkers 416 annual picnic.

Lloyd Fitzgerald Agency

- Donated the top prize for the Southeast Community Credit Union's miniature golf tournament.

SUPERVISING AGENTS



1. Eric Topper
Raleigh, NC



2. Michael Pellicciotta
Edison, NJ



3. Lesley Habers
Raleigh, NC

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Topper	\$32,732	\$44,597	91		3	Ladislav Lesanek	Ali Shahrak
2. Michael Pellicciotta	29,728	37,399	94		5	Marc Rosen	Eric Giglione
3. Lesley Habers	19,481	18,229	95		2	Yumiko Yamashita	Ali Shahrak
4. John Konopka	19,142	19,142	96		2	Byron Watson	Eric Giglione
5. Judy Ramos	17,669	17,669	100		2	Lorena Barriere	David Cohen

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Susan Schweitzer	\$95,138	\$158,992		79.7	2	Wendell Bangs	Rick Altig
2. Tracy McNallan	87,968	129,153		72.3	1	Wendell Bangs	Rick Altig
3. Darren Brink	61,347	94,236	83		3	Nickolay Gusev	Vlad Basov
4. Todd Faulkner	59,381	89,455	81		1	Ladislav Lesanek	Ali Shahrak
5. Michael Czopek	57,152	105,163	84		2	David Hausman	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Kevin Thornburg
Swansea, IL



2. Joshua Robinson
Swansea, IL



3. Bret Fels
Swansea, IL



4. James Boucher
Ft. Lauderdale, FL



5. Samuel James
Ridgeland, MS

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Thornburg	\$51,454	\$54,346		67.6	9	Damon Hartley	Geneser-Bitman
2. Joshua Robinson	51,227	56,472		65.4	7	Leslie Taylor	Geneser-Bitman
3. Bret Fels	40,732	36,102	88		4	Eric Neal	Geneser-Bitman
4. James Boucher	38,009	43,650		80.4	3	William Cook	Tom Williams
5. Samuel James	34,583	40,269		68.6	6		Wittenbach-Ostrovsky
6. Brad VanAlfen	33,286	36,578	98		2	Dennis Kelleher	Giglione-Brister
7. Denise Bateman	31,948	32,312	88		2	Brian Traboulay	Rick Altig
8. Jason Schlomann	30,225	43,634	93		3	Jonathan Saluk	Richard Rutt
9. Francisco Perez	30,083	36,562		73.5	6	Jeffrey Dinocento	Eric Giglione
10. Kevin Leonard	30,008	37,786	85		4	Marlon Underwood	Scott Smith

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

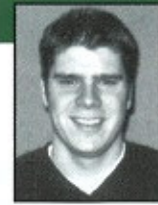
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Samuel James	\$252,969	\$323,471		68.6	6		Wittenbach-Ostrovsky
*2. Scott Geisel	237,160	283,765		73.8	2		Lisa D'Amico
*3. Jim Bianchi	203,888	318,826		89.6	4	Paul Rumbuc	Durhon Oldham
*4. Jeffrey Ravnitzky	173,208	220,202		76.6	2	Israel Pena	Tom Williams
*5. Francisco Perez	171,109	255,845		73.5	6	Jeffrey Dinocento	Eric Giglione
6. Hal Herman	157,701	238,701		79.1	3	Paul Rumbuc	Durhon Oldham
7. Joshua Robinson	156,118	251,517		65.4	7	Leslie Taylor	Geneser-Bitman
8. James Boucher	146,956	206,615		80.4	3	William Cook	Tom Williams
9. John Huber	143,339	248,201		73.5	4	Jeff Dinocento	Eric Giglione
10. Dorian Oldham	140,812	202,154		79.4	3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. Eric Neal
Swansea, IL



4. Steven Greer
Rochester, NY



5. Jeffrey Dinocento
Edison, NJ



6. William Cook
Ft. Lauderdale, FL



7. Jonathan Saluk
Great Neck, NY



8. Brian Traboulay
Burnaby, BC



9. Leslie Taylor
Swansea, IL



10. Melanie Cohen
Framingham, MA

MASTER GENERAL AGENTS

October Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$142,282	\$208,452		80.8	24	Durhon Oldham
2. David Hausman	122,715	149,406		64.4	22	Eric Giglione
3. Eric Neal	100,838	115,523		65.8	19	Geneser-Bitman
4. Steven Greer	86,651	90,998		83.2	10	Durhon Oldham
5. Jeffrey Dinocento	85,015	136,986		71.9	21	Eric Giglione
6. William Cook	83,617	95,787		73.7	16	Tom Williams
7. Jonathan Saluk	80,575	83,068		78.0	10	Richard Rutt
8. Brian Traboulay	77,112	68,518		73.6	11	Rick Altig
9. Leslie Taylor	68,906	76,236		76.2	7	Geneser-Bitman
10. Melanie Cohen	65,747	72,459		72.0	13	Giglione-Brister
11. Marc Rosen	64,448	67,288		76.7	11	Eric Giglione
12. Marcellus Adams	63,882	63,639		66.0	24	Allan Jennings
13. Theodore Pappas	58,855	66,597		77.2	7	Richard Rutt
14. Yumiko Yamashita	58,606	57,476		68.4	13	Ali Shahrak
15. Joseph Diecedue	57,651	56,915		64.5	9	Nicholas Nitkowski
16. Dennis Kelleher	57,085	57,260	97		8	Giglione-Brister
17. Russell Chang	53,911	51,742		80.6	8	Rick Altig
18. Eric Nichols	53,627	88,253		66.5	7	Scott Smith
19. David Iriye	53,574	49,691		72.0	16	David Cohen
20. Gregory Partee	53,308	78,216		68.6	9	Vic Hancock

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,343,731	\$1,727,017		80.8	24	Durhon Oldham
* 2. Jeffrey Dinocento	968,057	1,320,012		71.9	21	Eric Giglione
* 3. Eric Neal	938,794	993,938		65.8	19	Geneser-Bitman
* 4. David Hausman	814,411	1,054,624		64.4	22	Eric Giglione
* 5. Wendell Bangs	656,298	872,664		73.4	12	Rick Altig
6. David Iriye	613,778	622,401		72.0	16	David Cohen
7. John McCreary	600,505	603,539		66.0	13	Furer-Whittinghill
8. William Cook	583,176	634,276		73.7	16	Tom Williams
9. Lee Conti	549,661	647,685		72.4	14	David Cohen
10. Christine Hartman	496,636	905,656		70.3	8	Cohen-Hartman
11. Doreen Ryan-Foti	486,485	925,881		72.9	13	Jatoft-Foti
12. Steven Jakubczak	484,008	643,041		73.1	4	Scott Smith
13. Robert Delesky	473,722	509,271		68.9	11	Eric Giglione
14. Steven Greer	463,426	480,548		83.2	10	Durhon Oldham
15. Gregory Partee	451,494	669,838		68.6	9	Vic Hancock
16. Vito Pecoraro	451,025	555,409		68.3	11	Eric Giglione
17. Steven Lee	440,068	575,836		76.0	13	Altig-Martyn
18. Brandon Geneser	439,417	583,909		68.3	9	Larry Geneser
19. Theodore Pappas	432,988	473,608		77.2	7	Richard Rutt
20. John Akers	430,712	476,364		71.4	7	Chris Lafond

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

October Bonus Qualifiers

Paul Rumbuc \$14,342	Marlon Underwood \$4,738	Brian Waller \$2,526	Lorena Barriere \$1,112	Scott Blum \$380
Eric Neal \$11,169	Steven Jakubczak \$4,731	Steven Lee \$2,491	Dorian Oldham \$1,066	Thomas Alligood \$378
David Hausman \$11,059	Joseph Diecedue \$4,727	Timothy Collier \$2,397	John McGrath \$1,051	Asif Javaid \$367
Steven Greer \$9,632	Lawrence Hauck \$4,674	Marcellus Adams \$2,355	Francisco Perez \$986	Eric Tuttobene \$364
Jonathan Saluk \$7,695	Brian Traboulay \$4,649	Christine Hartman \$2,312	William Thompson \$964	Barry Deardorff \$330
Bill Cook \$7,767	Mathew Hart \$4,648	Mahmoud Kenareh \$2,238	Gregory Jeffers \$779	Melinda-Rae Lyse \$325
Russell Chang \$7,297	Brian Schaefer \$4,521	David Tubbin \$2,158	John McCreary \$741	Gary McClanahan \$311
Pat Shehan \$7,242	David Iriye \$4,520	Sidney Hodgskiss \$2,098	Eric Grier \$713	Gary Selesky \$311
Marc Rosen \$7,179	Robert Delesky \$4,394	Yumiko Yamashita \$1,984	Jim Bianchi \$698	Robert Olive \$298
Leslie Taylor \$6,941	James Beck \$3,971	Ilija Orlovic \$1,854	Denise Gilbert \$694	Gabriel Springer \$290
Gregory Partee \$6,756	Jay Mullins \$3,538	Lee Conti \$1,850	Bret Fels \$686	Charles Rodriguez \$289
Jeffrey Dinocento \$6,683	Bruce Hennick \$3,442	Roger Geering \$1,497	Jerald Muhammad \$641	Joseph Ricci \$289
Dennis Kelleher \$6,088	Cathy Thompson \$3,257	Wayne Hendricks \$1,447	Denard Cooper \$591	Brad VanAlfen \$281
Ladi Lesanek \$6,061	DeMario Cooper \$3,178	Nickolay Gusev \$1,381	Matthew Wolfanger \$465	Denise Bateman \$280
Theodore Pappas \$5,809	Alex Roland \$2,975	John Akers \$1,328	Narinder Dhillon \$460	Kent Booze \$267
Ronald VanWoesik \$5,635	Henry Moran \$2,895	Kevin Leonard \$1,303	Lisa Donoghue \$458	Keith Zabrocki \$266
Eric Nichols \$5,129	Byron Watson \$2,862	Tim Thompson \$1,296	Emmanuelle Fantoli \$456	Scott Georger \$264
Roger Fung \$4,944	Kevin Khadivian \$2,818	Joshua Robinson \$1,292	Robert Tooley \$454	Hal Herman \$209
Bronson Zolik \$4,848	Israel Pena \$2,814	Rajeev Arora \$1,239	James Boucher \$453	Jeffrey Ravnitzky \$187
Steven Ratliff \$4,809	Ron Howell \$2,722	Jeremy Welch \$1,137	Rick Choptuik \$439	John Huber \$95
Erik Graham \$4,779	James Logan \$2,626	Jason Schlomann \$1,133	Donavan Locklear \$396	

Total \$287,964

The Work of the Leader

I have researched, read and thought a lot about our profession and the many roles we take on within that profession. I have also done a great deal of thinking about the qualities, characteristics and prerequisites of leadership. Based on this reflection, I have reached a number of conclusions.

For one, I have concluded that leadership is only possible where the ground has been prepared in advance. To a certain extent, I will be the first to admit, this process of ground-breaking is beyond the control of a lone individual in a large company like American Income Life. If an organization is not pulling for you, you are likely to be hobbled from the start.

Fortunately, for all of AIL's current and future leaders, we understand the need to go to greater lengths to groom and develop our leaders. American Income is constantly looking to broaden the skills and knowledge base of its people.

A leader, however, is not simply a passive vessel into which we can pour our best intentions. Personal development is the first important building block of leadership.

To lead successfully, a person must demonstrate two active, essential and interrelated traits — expertise and empathy. A leader must be "in the know" when it comes to their profession. All that simply means is,

the more you know, the more of an expert you become, and the stronger leader you will be. A leader must also be able to express empathy. Empathy is the ability of putting yourself in other people's shoes. Being able to empathize with your clients, prospects and Agents will help you deal effectively with the many issues which arise that these people will be looking to you to solve. In my experience, both of these traits can be cultivated.

The leadership equation requires yet another vital prerequisite. Leaders are not only shaped by their environment; they also take active roles in remaking that environment in productive ways. In other words, true leaders create organizations that support the exercise and cultivation of leadership. This can only be achieved through rigorous and systematic organizational development.

The work of leadership is therefore, both personal and organizational. The bad news is, this means lots of hard work. The good news is, leaders are made, not born.

I am convinced that anyone who wants to work hard enough and develop these traits can lead. Let's continue to improve ourselves as leaders and understand what the ancient Romans meant when they said, "A learned man always has wealth within himself."



FROM THE DESK OF:

Bob Falvo

Vice President of SGA
Development

"The best leaders are clear. They continually light the way, and in the process, let others know that what they do makes a difference."

— Anonymous

STATE GENERAL AGENTS



Eric Giglione

Category I	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$456,194	\$168,000	272	\$592,480		70.3	\$4,332,699	\$1,680,000	258	\$5,505,617
Rick Altig	931,556	468,000	199	1,434,973		69.0	7,766,802	4,608,000	169	12,119,332
Larry Geneser	173,396	108,000	161	249,964		65.4	2,453,347	1,092,000	225	3,088,397
Scott Smith	290,010	240,000	121	661,127		68.3	3,043,117	2,244,000	136	5,410,353
Richard Rutt	166,634	156,000	107	201,758		78.1	1,118,727	1,500,000		1,275,185
David Cohen	162,722	156,000	104	283,951		73.3	1,787,060	1,488,000	120	2,906,748



Durhon Oldham

Category II	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$228,933	\$72,000	318	\$304,540			80.7	\$1,640,353	\$720,000	228	\$1,997,943
Giglione-Brister	117,863	84,000	140	140,830	85			694,102	492,000	141	852,246
Vlad Basov	95,998	84,000	114	115,251			76.4	667,886	660,000	101	1,203,562



Tom Williams

Category III	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$144,584	\$60,000	241	\$232,455			71.3	\$1,475,921	\$600,000	246	\$2,053,161
Allan Jennings	123,675	60,000	206	134,437			67.0	571,276	456,000	125	695,047
Marc Morton	118,652	60,000	198	150,601			71.9	1,007,475	600,000	168	1,301,500
Vic Hancock	104,982	60,000	175	145,674	88			312,465	180,000	174	402,657
Shashi Parekh	76,819	60,000	128	94,920	95			102,191	120,000		133,595

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$276,067	\$48,000	575	\$327,851			67.1	\$2,013,659	\$384,000	524	\$2,423,261
Bill Jennings	113,800	48,000	237	143,479			73.2	1,007,670	480,000	210	1,262,805
Wittenbach-Ostrovsky	85,828	48,000	179	92,606			70.9	669,710	468,000	143	711,735
Steve Friedlander	80,879	48,000	168	107,878			71.2	970,431	480,000	202	1,251,683
Nick Nitkowski	72,352	48,000	151	81,542	87			349,905	300,000	117	441,464
Chris Lafond	62,631	48,000	130	91,251			73.1	694,784	432,000	161	968,401
Furer-Whittinghill	49,718	48,000	104	61,861			69.3	900,692	480,000	188	1,049,537



Robert Hughes

Category V	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Robert Hughes	\$75,391	\$36,000	209	\$85,844	93			\$135,461	\$72,000	188	\$158,707
Altig-Martyn	73,343	36,000	204	88,197			68.0	666,171	360,000	185	806,389
Ramin Kouladji	67,184	36,000	187	114,855			68.4	413,896	360,000	115	747,670
Gary Bleier	52,517	36,000	146	86,415			72.0	337,177	360,000		572,937
Mike Jones	39,515	36,000	110	81,265			65.9	317,676	360,000		554,928

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:

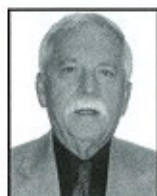


Al Wall
Toronto, ON



Jacqueline deVooght
Calgary, AB

Category B:



Joseph Ward
Swansea, IL



Vivian Dwyer
Raleigh, NC

Category C:



Roy Jessome
Halifax, NS



Darrell Dorey
Halifax, NS

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,855	Rick Altig
2. Al Wall	6,747	Joshua Chalom
3. Charles Hill	6,027	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Al Wall	6,745	Joshua Chalom
2. Jacqueline deVooght	5,037	Rick Altig
3. Robin Denham	3,545	Larry Geneser
4. John Molina	3,225	Jatoft-Foti
5. Irene Rurycz	2,390	James Surace

Category B	No. Cards	SGA
1. Joseph Ward	2,633	Geneser-Bitman
2. Vivian Dwyer	2,052	Ali Shahrak
3. Darrell Dorey	2,037	Ramin Kouladji
4. Becky Cutler	1,533	William Jennings
5. Laurie Onasch	1,264	Manone & Altig

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Roy Jessome	40	Ramin Kouladji
2. Darrell Dorey	31	Ramin Kouladji
3. Jenny Williams	15	Rick Altig
3. Joseph Ward	15	Geneser-Bitman
3. Becky Cutler	15	Bill Jennings
3. Susan Kelleher	15	David Zophin
3. Tracy Smith	15	Robert Smith

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	173,249	Rick Altig
*2. Malka Arony	44,175	Cohen-Hartman
3. Al Wall	32,542	Joshua Chalom

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Spano	30,410	Scott Smith
*2. Robin Denham	28,541	Larry Geneser
*3. Brenda DiSomma	27,790	Eric Giglione
4. Al Wall	24,105	Joshua Chalom
5. Bernard Wendekier	22,843	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	19,517	Manone & Altig
*2. Malka Arony	18,409	Cohen-Hartman
*3. Erin McKee	14,179	Shashi Parekh
4. Sandra Johnson	11,783	Gary Bleier
5. Lydia Hovanski	11,198	Allan Jennings

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	483	Ramin Kouladji
*2. Roy Jessome	167	Ramin Kouladji
*3. Richard Case	124	James Surace
4. Kenneth Altizer	116	Marc Morton
5. Vivian Dwyer	108	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

Qualifiers

Kenneth Altizer	\$1,088
Darrell Dorey	\$1,088
Richard Case	\$1,088
Robin Denham	\$1,088
Vivian Dwyer	\$975
Jacqueline deVooght	\$825
Becky Cutler	\$788
Al Wall	\$788
Robin Andrade	\$788
Susan Kelleher	\$788
Leonor Lopez	\$750
Richard Jessome	\$750
John Molina	\$750
Joseph Ward	\$750
Tracy Smith	\$750
Brenda DiSomma	\$725
Rona Spano	\$725
Irene Rurycz	\$650
John Wilkinson	\$625
Leo VanDenBussche	\$580
Bernard Wendekier	\$550
Cheryl Cook	\$550
Joseph Westfall	\$525
Patricia Metcalf	\$500
Jennifer Opra	\$500
Laurie Onasch	\$435
Robert Dailey	\$400
Manon Brulotte	\$400
Malka Arony	\$313
Erin McKee	\$300
Shannon Walker	\$300
Linda Bauknecht-Hicks	\$290
Erica Dalager	\$275
Bill Gibson	\$263
Catherine Briggle	\$263
Cynthia Ware	\$263
Krissa Hensley	\$250
Lou Nell Busby	\$250
Gabriela Berloni	\$250
Roger Johnson	\$250
Sandra Johnson	\$240
Ayanna Prendergast	\$200
Lydia Hovanski	\$200
David Blaisdell	\$200
Frances Christie	\$200
Brenda Swecker	\$200

Total \$24,726



- JANUARY
- FEBRUARY
- MARCH
- APRIL
- MAY
- JUNE
- JULY
- AUGUST
- SEPTEMBER
- OCTOBER**
- NOVEMBER
- DECEMBER

What is the Value of Your Experience?

Pablo Picasso was a well-known 20th Century artist. During his lifetime he created an overwhelming 22,000 pieces. These works included paintings, sculptures, ceramics, mosaics, graphic arts and even stage designs. Picasso's art has become so reputable and widespread that he is considered the inspiration for the modern art movement including Cubism, which he and Georges Braque co-invented, and for which he is still famous today.

I recently read an interesting story about Picasso, and it seems, this story has changed my life — or at least my way of thinking.

A young man walked into a small European café. Sitting at a table near the entrance was an older man that resembled Pablo Picasso.

The young man approached the man and inquired about his identity. The older gentleman nodded, smiled and admitted he was indeed Picasso. Being a fan of the artist, the young man handed him a cocktail

napkin and asked, "Will you draw something I can keep as a souvenir?" Picasso said he would, but would like to be paid the value of the drawing. The young man agreed, and Picasso began to draw. Picasso completed the drawing, held out the finished product and said, "That will be \$10,000." The young man reddened, stammered and said, "Ten thousand dollars — it only took you ten seconds." Picasso smiled and replied proudly, "No, it took me 30 years."

Almost immediately, I thought if it were me doing the drawing the cocktail napkin would be worth something like \$2 and that would still greatly depend

on who wanted the napkin.

On a more serious note, the story did make me realize that my experience and knowledge — at least in my chosen profession — do indeed have value. For that matter, everyone's experience has value. It is, however, how an individual demonstrates that experience and knowledge that increase the value of these intangibles.

With this in mind, what is the value of your experience and knowledge?

Will you be an integral part of your Agency in generating one thousand hard cards annually/per Producer coded?

FROM THE DESK OF:



Denise Bowyer
Vice President & National Director of Public Relations

"I am always doing that which I cannot do, in order that I may learn how to do it."
— Pablo Picasso

Will you couple your experience with an increase in activity to help meet the challenge of producing two million leads throughout the entire company?

Will you be willing to share your experience and knowledge by helping train new P.R. Reps?

Will you be a mentor or be invited to serve on next year's Leadership Council?

Will you increase your activity to capitalize on the proposed changes for a P.R. Career contract, retirement contributions, and increased monthly bonus opportunities?

Will your worth be more as your experience and knowledge grows?

Just remember, it is experience coupled with activity that determines your value, and your value is decided by you!

In Memoriam

Paul Wellstone the Democratic Senator from Minnesota, died in a small plane crash on Oct. 25, 2002. According to CNN reports, "The plane went down in snowy, frozen rain and then burst into flames in a wooded area about seven miles east of the Eveleth-Virginia Municipal Airport." Wellstone was on the campaign trail when his plane, also carrying his wife and daughter, went down. Mr. Wellstone was seeking re-election against the Republican candidate Norm Coleman, former mayor of St. Paul.

Senator Paul Wellstone was an advocate of health care coverage expansion, veterans affairs, environmental concerns and was a friend to the labor movement. He will be greatly missed by the working men and women of Minnesota and America. Don't forget to read next month's issue of *Spotlight* when Denise Bowyer pays tribute to this outstanding man and politician.

ORLANDO GOLF

When's
your
next
Tee
time?

With 123 courses within a 45-minute drive of downtown Orlando, it's a great place to work on your game — whether you want to play great courses, learn from top teachers, or watch the best compete. Orlando has it all! Just ask some of the pros like Tiger Woods, Corey Pavin and Ernie Els who call it home. What are you waiting for? When's your next Tee time?

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